

Annex 1 - Overview of Tariff of Fees for legal entities

No.	I ACCOUNTS	Fee
1.1.	Resident accounts	
1.1.1.	Opening of the account	Free of charge
1.1.2.	Account maintenance for dinar accounts	690 RSD (monthly)
1.1.3.	Account maintenance for foreign currency accounts	Free of charge
1.1.4.	Closing of account	900 RSD
1.1.5.	Payment account switching services	Free of charge
1.2.	Non-resident accounts	
1.2.1.	Opening of the account – Local and foreign currency account included	500 EUR (one-off)
1.2.2.	Account maintenance - Local and foreign currency account included	Free of charge
1.2.3.	Closing of account	Free of charge
1.3.	Special purpose accounts (escrow accounts)	
1.3.1.	Opening of the account	By agreement
1.3.2.	Account maintenance	By agreement

No.	II DOMESTIC PAYMENTS – ELECTRONIC ORDERS	Fee (RSD)
2.1.	Incoming payments	Free of charge
2.2.	Internal payments	
2.2.1.	Transactions between two legal entities	50
2.2.2.	Instant transactions between two legal entities	50
2.2.3.	Transactions within same client or to Bank's accounts	Free of charge
2.3.	Outgoing payments – non-cash payments	
2.3.1.	Clearing payment orders up to 300.000 RSD	0,05% min 35
2.3.2.	Urgent / instant orders up to 300,000 RSD	0,05% min 35
2.3.3.	RTGS orders (orders over 300.000 RSD)	0,065% min 200 max 3.900

No.	III DOMESTIC PAYMENTS – PAPER BASED ORDERS - RESIDENTS	Fee (RSD)
3.1.	Incoming payments	Free of charge
3.2.	Internal payments	
3.2.1.	Transactions between two legal entities	80
3.2.2.	Instant transactions between two legal entities	80
3.2.3.	Transactions within same client or to Bank's accounts	Free of charge
3.3.	Outgoing payments – non-cash payments	
3.3.1.	Clearing payment orders up to 300.000 RSD	0,09% min 80
3.3.2.	Urgent / instant orders up to 300,000 RSD	0,09% min 80 RSD

3.3.3.	RTGS orders (orders over 300.000 RSD)	0,1% min 300 max 6.900
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No.	IV CASH OPERATIONS	Fee (RSD)
4.1.	Cash deposit	0,30% min 50 max 7.000
4.2.	Cash withdrawal	0,50 % min 50 max 15.000

Announcement of cash withdrawal ¹	No announcement	24 hours
RSD	Up to 600.000	Over 600.000
EUR	Up to 5.000	Over 5.000

No.	V INTERNATIONAL PAYMENTS (electronic and paper based orders)	Fee (RSD) ²	
		Residents	Non-residents
5.1.	Loro payments – incoming foreign currency payments		
5.1.1.	Incoming payment	Free of charge	0,10% min 1.500 max 45.000
5.1.2.	Incoming payments from Kosovo and Metohija and donations	Free of charge	Free of charge
5.2.	Nostro payments – outgoing foreign currency payments		
5.2.1.	Foreign currency cover	0,25% min 1.500 max 60.000	0,25% min 1.500 max 90.000
5.2.2.	RSD cover	Free of charge	0,10% min 1.500 max 90.000
5.2.3.	Foreign currency payments to accounts held with another domestic bank	0,25% min 1.500 max 60.000	0,25% min 1.500 max 90.000
5.2.4.	Payments in currencies that are not on exchange rate list of the Bank	1% min 6.000 max 120.000	1% min 6.000 max 120.000
5.2.5.	Same value date – per payment	0,10% min 1.500 max 15.000	0,10% min 1.500 max 15.000
5.3.	Loro payments – incoming RSD payments		
5.3.1.	Incoming payments	0,10% min 200 max 5.000	0,10% min 500 max 10.000
5.3.2.	Incoming payment within the Bank	Free of charge	Free of charge
5.4.	Nostro payment – outgoing RSD payments		
5.4.1.	RSD payments to account held with another domestic bank	0,10% min 500 max 5.000	0,20% min 900 max 10.000
5.4.2.	Internal payment between two legal entities	0,05% min 200 max 5.000	0,10% min 500 max 10.000
5.4.3.	Transfer to Bank's accounts	N/A	Free of charge
5.5.	Internal foreign currency transfers		

5.5.1.	Foreign currency payments between accounts of legal entities held with the Bank	0,10 % min 1.500 max 30.000
5.5.2	Foreign currency payments within the account of the same client or to Bank's account	Free of charge
5.6.	Cash withdrawal for business trip abroad	
5.6.1	Cash withdrawal from foreign currency account for business trip abroad	0,50% min 500
5.6.2	Cash withdrawal from foreign currency account for business trip abroad – RSD cover	Free of charge/exchange rate: by agreement
5.7.	Amendment fee (change of statistical data, payment instructions, request for payment order cancellation / payment cancellation, complaints, etc.)	4000 + correspondent bank charges
5.8.	SWIFT costs	600
5.9.	Real-estate related outgoing payments	
5.9.1.	Payments within the Bank	0,10% min 1.500 max 10.000
5.9.2.	Payments to accounts held with another bank	0,50% min 1.500 max 50.000

No.	VI. DIPLOMATIC AND CONSULAR MISSIONS	Fee (RSD) ³
6.1.	Account opening (RSD and/or foreign currency)	Free of charge
6.2.	Account maintenance (RSD and/or foreign currency)	500 (monthly)
6.3.	Closing of account	Free of charge
6.4.	Cash transactions	
6.4.1.	Foreign currency Cash deposit	0,10% min 500 max 10.000
6.4.2.	Foreign currency cash withdrawal	0,25% min 500 max 20.000
6.4.3.	RSD Cash deposit	0,10% min 500 max 3.000
6.4.4.	RSD Cash withdrawal	0,10% min 500 max 3.000
6.5.	International payments	
6.5.1.	Outgoing payment abroad – foreign currency cover	0,15% min 1.500 max 35.000
6.5.2.	Outgoing payment abroad – RSD cover	Free of charge - included in exchange rate
6.6.	Domestic payments	
6.6.1.	Payments within the Bank	Free of charge
6.6.2.	RSD Payments to accounts held with another bank	290
6.6.3.	Foreign currency payments to accounts held with another bank	0,15% min 1.500 max 35.000
6.6.4.	Incoming payments	Free of charge
6.7.	Other services	
6.7.1.	MT 940 / MT942 per account	2.000 (monthly)

No.	VII DOCUMENTARY BUSINESS	Fee (RSD)
7.1.	Nostro (import) Letter of Credit (LC)	
7.1.1.	Opening nostro Letter of Credit fee	0,10% - 1,00% min 7.000
7.1.2.	Quarterly fee for issued Letter of Credit	0,20%-1,00% min 7.000
7.1.3.	Material changes, changes of amount and/or expiry of Letter of Credit	0,10% - 1,00% min 7.000
7.1.4.	Changes of other conditions in Letter of Credit	5.000
7.1.5.	Document check fee	0,10% min 7.000 max 45.000
7.1.6.	Confirmation fee	By agreement
7.1.7.	LC cancelation	15.000
7.1.8.	Other services	By agreement
7.2.	Export (loro) Letter of Credit (LC)	
7.2.1.	Letter of Credit notification	0,10% min 7.000 max 45.000
7.2.2.	Letter of Credit transfer	0,10% min 7.000 max 45.000
7.2.3.	Document check fee	0,10% min 7.000 max 45.000
7.2.4.	Material changes, changes of amount and/or expiry of Letter of Credit and other changes	5.000
7.2.5.	Letter of Credit cancellation	15.000
7.2.6.	Other services	By agreement
7.3.	Nostro guaranties and stand-by letters of credit	
7.3.1.	Processing fee	0,10%-1,00% min 7.000
7.3.2.	Quarterly fee for issued guarantee	0,20%-1,00% min 7.000
7.3.3.	Material changes, changes of amount and/or expiry of guarantee	0,10% - 1,00% min 7.000
7.3.4.	Changes of other conditions in guarantee	5.000
7.3.5.	Confirmation fee	By agreement
7.3.6.	Receiving request for payment under the guarantee	1% min 10.000 max 30.000
7.3.7.	Other services	By agreement
7.4.	Loro guaranties and stand-by letters of credit	
7.4.1.	Loro guaranties processing fee (aviso)	0,10% min 2.500 max 15.000
7.4.2.	Protest (preparation and realization)	0,10% min 6.000 max 60.000

7.4.3.	Material changes, changes of amount and/or expiry of Letter of Credit and other changes	5.000
7.4.4.	Other services	By agreement
7.5.	Letters of intent	
7.5.1.	Issuing committed letter of intent	0,10% - 1,00% min 7.000
7.5.2.	Issuing non-committed letter of intent	15.000
7.5.3.	Changes	5.000
7.6.	Reporting to National Bank of Serbia on internationals loans	
7.6.1.	Initial reporting fee – for the first year	36.000
7.6.2.	Reporting on repaying of principal and interest for every forthcoming year	10.000
7.6.3.	Fee for reporting to National Bank of Serbia on amendments of credit terms and conditions – per amendment	10.000

No.	VIII OTHER SERVICES	Fee (RSD)
8.1.	Domestic payment	
8.1.1.	Withdrawal of title and order from enforced collection	According to NBS fee – per order/title + 300
8.1.2.	Registration of promissory note – per promissory note	200
8.1.3.	Registration of promissory note - per promissory note for Banks clients for usage of loan products of the Bank	Free of charge
8.1.4.	Deletion of promissory notes – per promissory note	200
8.1.5.	Deletion of promissory notes – per promissory note for Banks clients for usage of loan products of the Bank	Free of charge
8.2.	Order receipt verification	Free of charge
8.3.	Confirmation issue on executed order/orders on the Bank's memorandum	300
8.4.	Confirmation issue on account balance and turnover for designated period	500
8.5.	Confirmation issue on equity deposit and capital increase	1.500
8.6.	Confirmation issue on debt amount and credit history	1.000
8.7.	Issuance of other confirmations	1.000
8.8.	Change of collateral, guarantor or repayment plan for disbursed loan	0,30% of outstanding principal min 15.000 max 120.000
8.9.	Premature repayment of loans	0,00% – 4,00% of outstanding pricipal
8.10.	Credit Bureau reports	According to ASB ³ fee
8.11.	MT 940 / MT942 per account	2.800 (monthly)

No.	IX ELECTRONIC BANKING	Fee (RSD)	
		Asseco	Halcom
9.1.	Monthly maintenance	990 monthly	990 monthly
9.2.	Activation of electronic banking services		
9.2.1.	One-time fee for electronic banking	2.000	2.000
9.2.2.	Adding accounts for existing Bank's electronic banking card (the company which is Bank's electronic banking user adds an account opened with Bank)	Free of charge	Free of charge
9.2.3.	Adding accounts to the existing electronic banking card with any of the banks (Electronic banking package of other company or electronic banking package of other bank)	2.000	2.000
9.2.4.	Issuance of a card for electronic banking	3.000	Free of charge
9.2.5.	Change of authorized person	1.000 ⁴	6.000 ⁵
9.2.6.	Permission changes per electronic certificate	1.000	1.000
9.2.7.	Installation/intervention with client	6.000 + PDV	6.000 + PDV
9.2.8.	Replacement of lost/damaged card	3.000	6.000
9.2.9.	Additional creation of additional cards for the existing company - per card	2.000	2.000
9.2.10.	Temporary card - USB blockade – on demand	1.000	1.000
9.2.11.	Card unblocking	Free of charge	Free of charge
9.2.12.	Card reader	3.000 + VAT	3.000 + VAT
9.3.	SMS service (Halcom i Asseco)		
9.3.1.	Information on account balance and account changes via SMS	490 monthly	490 monthly
9.3.2.	Information on account balance and account changes and other services of the Bank via SMS	5 per SMS	5 per SMS
9.3.3.	SMS information request	10 per request	10 per request
9.4.	Special services (charged by Halcom directly)	N/A	According to Halcom's price list
9.5.	Electronic banking cancelation fees ⁶		
9.5.1.	Electronic banking	2.000	2.000
9.5.2.	SMS service	300	300
9.5.3.	Electronic banking cancellation – package not taken	6.000	6.000

No.	X BANK FEES	Fee
10.1.	Loro payment from another domestic bank with OUR charges	0,10% min 1.000 max 6.000 RSD
10.2.	Loro payment from other domestic bank with OUR charges for humanitarian purposes	Free of charge

10.3.	Loro payments from abroad with OUR charges	0,10% min 5 max 50 EUR
10.4.	Inquiry, amendment or refund – domestic bank	2.000 RSD
10.5.	Inquiry, amendment or refund – foreign bank	20 EUR

¹ In the event of announcement of cash withdrawal, working days from Monday to Friday are taken into account.

² Intermediary bank expenses are not included. For international electronic payments, price list from International payments section shall be applied.

³ ASB – Association of Serbian Banks.

⁴ Change on the existing card- USB.

⁵ New card/USB is created.

⁶ Fee will not be charged if client is closing account